



PO Box 2360
Omaha NE 68103-2360



Name: AVERY CO BD OF EDUCATION
AVERY CO BD OF EDUCATION

Billing Cycle
Closing Date:
12/25/22

Account
Number: XXXX XXXX XXXX 5492

Account Summary

Beginning balance	\$5,225.33	Number of days in billing cycle	30
Payments and credits	5,140.59	Credit limit	25,000.00
Purchase and adjustments less refunds	2,947.38	Available credit	21,929.00
Cash advances	0.00	Available cash line	21,929.00
FINANCE CHARGES	38.07	Payment due date	01/22/23
Balance 12/25/22	\$3,070.19	NEW MINIMUM PAYMENT DUE	153.00

Contact Information

FOR INFORMATION PLEASE CALL: 1-888-514-6849

SEND INQUIRIES TO: FIRST CITIZENS BANK PO BOX 1580 ROANOKE VA 24007-1580

Page 1 of 3

Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
12/25	12/25	*FINANCE CHARGE*	AVERY CO BD OF EDUCATION PURCHASES \$38.07 CASH ADVANCE \$0.00	38.07
			TOTAL XXXX XXXX XXXX 5492 \$3,640.76-	
12/16	12/16	7411870PG0165314T	PAYMENT - THANK YOU RALEIGH NC STEPHEN HOLLAND	3,640.76-
			TOTAL XXXX XXXX XXXX 0480 \$87.20	
12/01	12/01	2401134NZ000YPJ4P	DIGITALOCEAN.COM DIGITALOCEAN. NY THOMAS HOWELL	67.20
			TOTAL XXXX XXXX XXXX 9932 \$1,380.35	
11/29	11/29	2469216NX35S2W454	SUPPLYHOUSE.COM 888-757-4774 NY	65.99
11/30	11/30	2411343NZHF1XDS13	The Webstaurant Store Inc717-392-7472 PA	146.24
12/01	12/01	2449216NZ0020B0E6	MOSYLE COR* MOSYLE_MAN HTTPSMANAGER. FL	32.06
12/02	12/02	7411870P201653RPX	PAYMENT - THANK YOU RALEIGH NC	1,499.83-
12/05	12/05	2469216P32YEHNT41	WPY*NC CEC 855-999-3729 NC	40.00
12/05	12/05	2469216P32YEHNT5J	WPY*NC CEC 855-999-3729 NC	40.00
12/06	12/06	2469216P42YY2WQDV	APPLE.COM/US 800-676-2775 CA	192.00
12/07	12/07	2475542P64EWF4RJP	HAMPTON INNS 919-6567314 NC	15.01
12/07	12/07	2475542P64EWF4T2N	HAMPTON INNS 919-6567314 NC	278.60
12/08	12/08	2421073P711H1QP8G	HAMPTON INN-RALEIGH NORT RALEIGH NC	139.30
12/08	12/08	2421073P711H1QP89	HAMPTON INN-RALEIGH NORT RALEIGH NC	139.30

Transactions continued on next page

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360
Omaha NE 68103-2360

405301040007549200015300003070191

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
153.00	0.00	01/22/23	3,070.19	XXXX XXXX XXXX 5492

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$.

PROMPT CREDITING OF PAYMENTS: TO RECEIVE CREDIT FOR PAYMENT
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FIRST CITIZENS BANK
PO BOX 63001
CHARLOTTE NC 28263-3001



AVERY CO BD OF EDUCATION
AVERY CO BD OF EDUCATION
775 CRANBERRY ST
NEWLAND NC 28657-6701



PO Box 2360
Omaha NE 68103-2360

Account
Number: XXXX XXXX XXXX 5492

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
12/09	12/09	2469216P731XX0YAG	4IMPRINT, INC 4IMPRINT.COM WI	1,016.08
12/09	12/09	2475542P84R701H1J	WYNDHAM 336-8344870 NC	417.18
12/09	12/09	2469216P7319XJ4DQ	APPLE.COM/US 800-676-2775 CA	13.65
12/14	12/14	2405523PD8ABEVB10	MINERAL CITY OIL CO LLC 828-765-4268 NC	269.77
12/16	12/16	2405522PE5SHQ3DYF	WESTERN CAROLINA EYE 183 336-717-1147 NC	75.00

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	0.833	10.00	4,570.66	38.07
Cash Advances	0.833	10.00	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$38.07

Total Transaction Charges: \$0.00

Total FINANCE CHARGES: \$38.07

ANNUAL PERCENTAGE RATE: 9.990%

LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD

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HOW TO AVOID PAYING INTEREST ON PURCHASES AND BALANCE TRANSFERS

Your due date will be at least 21 days after your billing statement is mailed or delivered to you. We will not charge you any interest on purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.

CALCULATION OF AVERAGE DAILY BALANCE(S)

We use the average daily balance method (including current transactions) for calculating an average daily balance for your (i) purchase balance (including transferred balances) and (ii) cash advance balance. To get the average daily balance of your purchases balance (including balance transfers) and your cash advance balance, we take the beginning balance of your Account each day, add any new purchases, cash advances and balance transfer amounts, as applicable, add any unpaid charges (including Finance Charges), fees and other debits, and subtract any applicable portions of payments and credits. This gives the daily balance. Then we add up all the daily balances for the Billing Cycle and divide by the number of days in the Billing Cycle to get the average daily balance.

CALCULATION OF YOUR INTEREST CHARGE

Your Interest Charge for the period is based on the applicable APR associated with each balance. We calculate Interest Charges separately for your purchase balance (including balance transfers) and your cash advance balance under each applicable APR. Your variable APR can go up or down monthly as the index for the rate goes up or down. We list each Interest Charge (including the Purchase Finance Charge and the Cash Finance Charge) separately on your Statement. We compute each Interest Charge by: (1) Taking each applicable APR and calculating the corresponding monthly periodic rate (the applicable APR divided by 12), and (2) multiplying the average daily balance for each balance by the applicable monthly periodic rate adding together all the products to obtain your Total Interest for the period.



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Name: AVERY CO BD OF EDUCATION
AVERY CO BD OF EDUCATION

Billing Cycle
Closing Date:
01/25/23

Account
Number: XXXX XXXX XXXX 5492

Account Summary

Beginning balance	\$3,070.19	Number of days in billing cycle	31
Payments and credits	2,428.19	Credit limit	25,000.00
Purchase and adjustments less refunds	7,250.82	Available credit	17,052.00
Cash advances	0.00	Available cash line	17,052.00
FINANCE CHARGES	54.95	Payment due date	02/22/23
Balance 01/25/23	\$7,947.77	NEW MINIMUM PAYMENT DUE	397.00

Contact Information

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Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
01/25	01/25	*FINANCE CHARGE*	AVERY CO BD OF EDUCATION PURCHASES \$54.95 CASH ADVANCE \$0.00	54.95
			TOTAL XXXX XXXX XXXX 5492 \$2,428.19-	
01/18	01/18	74118700K0164SAES	PAYMENT - THANK YOU RALEIGH NC STEPHEN HOLLAND	2,428.19-
			TOTAL XXXX XXXX XXXX 0480 \$406.16	
01/01	01/01	240113401000T52J9	DIGITALOCEAN.COM DIGITALOCEAN. NY	67.20
01/16	01/16	24000970H955SVTLG	GREAT WOLF LDG CONCORD CONCORD NC	169.48
01/16	01/16	24000970H955SVT11	GREAT WOLF LDG CONCORD CONCORD NC THOMAS HOWELL	169.48
			TOTAL XXXX XXXX XXXX 9932 \$5,534.35	
01/03	01/03	243230003617NBHE8	MR. TRANSMISSION 128A ASHEVILLE NC	2,040.13
01/03	01/03	244921603001094E6	MOSYLE COR* MOSYLE_MAN HTTPSMANAGER. FL	7.32
01/04	01/04	24692160431GXQA32	APPLE.COM/US 800-676-2775 CA	10.20
01/05	01/05	24941660511H9PHDP	SHERATON HOTELS GREENSBO GREENSBORO NC	653.96
01/05	01/05	24941660511H9PHEG	SHERATON HOTELS GREENSBO GREENSBORO NC	653.96
01/05	01/05	24941660511H9PHE9	SHERATON HOTELS GREENSBO GREENSBORO NC	653.96
01/06	01/06	240113406001P0K9H	SP FTD.COM HTTPSCHECKOUT IL	90.72
01/06	01/06	24692160632ZEP79N	APPLE.COM/US 800-676-2775 CA	30.00
01/10	01/10	24269790B00V7YB1M	KAYES KITCHEN CAFE & CATE NEWLAND NC	105.75

Transactions continued on next page

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405301040007549200039700007947777

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
397.00	0.00	02/22/23	7,947.77	XXXX XXXX XXXX 5492

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Account
Number: XXXX XXXX XXXX 5492

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
01/10	01/10	24323000A61JYBZ6V	PUERTO NUEVO TAQUERIA LL NEWLAND NC	98.34
01/14	01/14	24011340E0006TPLR	OPTIMUS HTTPSWWW.OPTI FL	19.95
01/19	01/19	24492150KLY2V4SAP	ADOBE *ADOBE 408-536-6000 CA	1,137.06
01/22	01/22	24011340N001572DD	SQUARESPACE INC. HTTPSSQUARESP NY	33.00
			FAITH COPE	
			TOTAL XXXX XXXX XXXX 1309 \$1,310.31	
01/12	01/12	24492160Q0011HXSH	PINEOLA8287334979 THEPINEOLA.CO NC	169.73
01/13	01/13	24492160D001DD0AK	PINEOLA8287334979 THEPINEOLA.CO NC	169.73
01/13	01/13	24755420E4BSTKJ16	EMBASSY SUITES 910-7651131 NC	196.62
01/17	01/17	24492160H000SA623	CALTAC-PBIS, INC. WWW.PBISCALTA CA	185.00
01/18	01/18	24226380KBLH28QX6	SAMSLUB #8222 JOHNSON CITY TN	209.55
01/18	01/18	24943000KLKKNJQ7T	CROWNE PLAZA ASHEVILLE ASHEVILLE NC	141.37
01/19	01/19	24323000K61JZ7EQ4	PUERTO NUEVO TAQUERIA LL NEWLAND NC	103.84
01/20	01/20	24943000MLKKTAWAE	CROWNE PLAZA ASHEVILLE ASHEVILLE NC	134.47

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	0.867	10.40	6,338.40	54.95
Cash Advances	0.867	10.40	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$54.95
Total Transaction Charges: \$0.00
Total FINANCE CHARGES: \$54.95
ANNUAL PERCENTAGE RATE: 10.400%

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Name: AVERY CO BD OF EDUCATION
AVERY CO BD OF EDUCATION

Billing Cycle
Closing Date:
02/25/23

Account
Number: XXXX XXXX XXXX 5492

Account Summary

Beginning balance	\$7,947.77	Number of days in billing cycle	31
Payments and credits	8,906.55	Credit limit	25,000.00
Purchase and adjustments less refunds	2,495.04	Available credit	23,430.00
Cash advances	0.00	Available cash line	23,430.00
FINANCE CHARGES	0.00	Payment due date	03/22/23
Balance 02/25/23	\$1,536.26	NEW MINIMUM PAYMENT DUE	76.00

Contact Information

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Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
			AVERY CO BD OF EDUCATION	
			TOTAL XXXX XXXX XXXX 5492 \$7,947.73-	
01/30	01/30	74118700Y00XTMJGD	PAYMENT - THANK YOU RALEIGH NC	642.00-
02/17	02/17	74118701J0166WV9M	PAYMENT - THANK YOU RALEIGH NC	7,305.73-
			THOMAS HOWELL	
			TOTAL XXXX XXXX XXXX 9932 \$694.24	
02/01	02/01	240113410000KEQ53	DIGITALOCEAN.COM DIGITALOCEAN. NY	67.20
02/01	02/01	244921610001R4PK0	MOSYLE COR* MOSYLE_MAN HTTPSMANAGER. FL	19.18
02/06	02/06	74941661511H9WADV	SHERATON HOTELS GREENSBO GREENSBO CREDIT	653.96-
02/14	02/14	74941661D11H9Y8W3	SHERATON HOTELS GREENSBO GREENSBO CREDIT	163.49-
02/14	02/14	24011341D0005EMVR	OPTIMUS HTTPSWWW.OPTI FL	19.95
02/18	02/18	24798651J11GXVDGX	DOUBLETREE BY HILTON RALEIGH NC	447.87
02/18	02/18	24798651J11GXVDH5	DOUBLETREE BY HILTON RALEIGH NC	289.27
02/19	02/19	24692161K32XKG83Z	PINEHURST LODGING PINEHURST NC	635.22
02/22	02/22	24011341M0013AYR3	SQUARESPACE INC. HTTPSSQUARESP NY	33.00
			FAITH COPE	
			TOTAL XXXX XXXX XXXX 1309 \$841.98	
01/27	01/27	24692160V2YP3V0Z3	FYF*FROMYOUFLOWERS 800-838-8853 CT	73.63
02/03	02/03	749430013LKLGF22N	CROWNE PLAZA ASHEVILLE ASHEVILLE CREDIT	141.37-
02/09	02/09	247554219JLDPN7P8	ELK RIVER DEPOT ELK PARK NC	103.78

Transactions continued on next page

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PO Box 2360
Omaha NE 68103-2360

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MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
76.00	0.00	03/22/23	1,536.26	XXXX XXXX XXXX 5492

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

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PLEASE DETACH AND ENCLOSE
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NEWLAND NC 28657-6701



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Account
Number: XXXX XXXX XXXX 5492

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
02/13	02/13	24492151QRS61QWXW	PAYPAL *LMC LEADERS LMC L402-935-7733 NC	585.00
02/14	02/14	24540451E01MMP6NM	MOUNTAIN STATES HEALT 423-4315344 TN	55.48
02/15	02/15	24492161E0011M29N	PE CENTRAL ONLI TEACHABLE.COM NY	165.46

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	0.867	10.40	0.00	0.00
Cash Advances	0.867	10.40	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$0.00

Total Transaction Charges: \$0.00

Total FINANCE CHARGES: \$0.00

ANNUAL PERCENTAGE RATE: 0.000%

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01AG1136 - 1 - 08/29/17



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Name: AVERY CO BD OF EDUCATION
AVERY CO BD OF EDUCATION

Billing Cycle
Closing Date:
03/25/23

Account
Number: XXXX XXXX XXXX 5492

Account Summary

Beginning balance	\$1,536.26	Number of days in billing cycle	28
Payments and credits	1,552.50	Credit limit	25,000.00
Purchase and adjustments less refunds	5,811.30	Available credit	15,384.00
Cash advances	0.00	Available cash line	15,384.00
FINANCE CHARGES	0.00	Payment due date	04/22/23
Balance 03/25/23	\$5,795.06	NEW MINIMUM PAYMENT DUE	289.00

Contact Information

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Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
			STEPHEN HOLLAND	
			TOTAL XXXX XXXX XXXX 0460 \$33.60	
02/24	02/26	24003221PMWBJ41HA	FOOD FARE #3 NEWLAND NC	33.60
			THOMAS HOWELL	
			TOTAL XXXX XXXX XXXX 9932 \$468.19	
03/01	03/01	24011341X000MLFY7	DIGITLOCEAN.COM DIGITLOCEAN. NY	66.30
03/01	03/01	24692161Z32AD03G8	WINSTON SALEM MARRIOTT WINSTON SALEM NC	381.94
03/14	03/14	2401134290005LZ5J	OPTIMUS HTTPSWWW.OPTI FL	19.95
			FAITH COPE	
			TOTAL XXXX XXXX XXXX 1309 \$3,757.01	
03/01	03/01	24692161W30653HSZ	SUPPLYHOUSE.COM 888-757-4774 NY	120.09
03/07	03/07	240408322S66L5A4P	NCASRO 704-9062554 NC	310.50
03/07	03/07	240408322S66L5ZZL	NCASRO 704-9062554 NC	310.50
03/07	03/07	240408322S66L6SH5	NCASRO 704-9062554 NC	310.50
03/07	03/07	240408322S66L600M	NCASRO 704-9062554 NC	310.50
03/07	03/07	240408322S66L6027	NCASRO 704-9062554 NC	310.50
03/10	03/10	240009727FWVZPQSJ	THE LONGLEAF HOTEL AND RALEIGH NC	622.88
03/10	03/10	24906042616PT218Z	EMBASSY SUITES RALEIGH CARY NC	162.55
03/11	03/11	240009727G01FM25G	THE LONGLEAF HOTEL AND RALEIGH NC	2.15
03/14	03/14	24755422AJLPJQNV	ELK RIVER DEPOT ELK PARK NC	80.24
03/15	03/15	24692162A30LETQGJ	MARRIOTT RALEIGH RALEIGH NC	139.30

Transactions continued on next page

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405301040007549200028900005795060

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
289.00	0.00	04/22/23	5,795.06	XXXX XXXX XXXX 5492

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Account
Number: XXXX XXXX XXXX 5492

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
03/16	03/16	24445002QBLKRAF0N	SAMS CLUB #8222 JOHNSON CITY TN	351.17
03/17	03/17	74040832QS66D1MY2	NCASRO 704-9062 CREDIT	310.50-
03/17	03/17	74040832QS66D1N03	NCASRO 704-9062 CREDIT	310.50-
03/17	03/17	74040832QS66D27SW	NCASRO 704-9062 CREDIT	310.50-
03/17	03/17	74040832QS66D27T3	NCASRO 704-9062 CREDIT	310.50-
03/17	03/17	74040832QS66D27VQ	NCASRO 704-9062 CREDIT	310.50-
03/19	03/19	24755422FM8KBTkHX	MICROTEL INNS AND SUITES 252-7587282 NC	1,324.44
03/20	03/20	24492162F00184S52	THE INN AT SHADY LAWN 185-54667623 NC	572.20
03/21	03/21	24445002G2X91Y4BQ	SPI*DUKE-ENERGY 800-777-9898 NC	100.00
03/22	03/22	24755422J4MT305BW	SHERATON RALEIGH 919-8349900 NC	281.99

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	0.888	10.65	0.00	0.00
Cash Advances	0.888	10.65	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$0.00
Total Transaction Charges: \$0.00
Total FINANCE CHARGES: \$0.00
ANNUAL PERCENTAGE RATE: 0.000%

LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD

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HOW TO AVOID PAYING INTEREST ON PURCHASES AND BALANCE TRANSFERS

Your due date will be at least 21 days after your billing statement is mailed or delivered to you. We will not charge you any interest on purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.

CALCULATION OF AVERAGE DAILY BALANCE(S)

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O1AG1136 - 1 - 08/29/17



PO Box 2360
Omaha NE 68103-2360



Name: AVERY CO BD OF EDUCATION
AVERY CO BD OF EDUCATION

Billing Cycle
Closing Date:
04/25/23

Account
Number: XXXX XXXX XXXX 5492

Account Summary

Beginning balance	\$5,795.06	Number of days in billing cycle	31
Payments and credits	2,266.48	Credit limit	25,000.00
Purchase and adjustments less refunds	5,864.24	Available credit	10,780.00
Cash advances	0.00	Available cash line	10,780.00
FINANCE CHARGES	84.39	Payment due date	05/22/23
Balance 04/25/23	\$9,477.21	NEW MINIMUM PAYMENT DUE	473.00

Contact Information

FOR INFORMATION PLEASE CALL: 1-888-514-6849

SEND INQUIRIES TO: FIRST CITIZENS BANK PO BOX 1580 ROANOKE VA 24007-1580

Page 1 of 3

Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
			AVERY CO BD OF EDUCATION	
04/25	04/25	*FINANCE CHARGE*	PURCHASES \$84.39 CASH ADVANCE \$0.00	84.39
			TOTAL XXXX XXXX XXXX 5492 \$1,984.49-	
04/06	04/06	74118703000XTMJGE	PAYMENT - THANK YOU RALEIGH NC	493.88-
04/06	04/06	74118703000XTMJGN	PAYMENT - THANK YOU RALEIGH NC	1,490.61-
			THOMAS HOWELL	
			TOTAL XXXX XXXX XXXX 9932 \$572.66	
03/24	03/26	24906042L16PRZ2SP	EMBASSY SUITES CONCORD CONCORD NC	443.14
04/01	04/01	24011342V000J4AJP	DIGITALOCEAN.COM DIGITALOCEAN. NY	67.20
04/03	04/03	24492162X001DR9ST	MOSYLE COR* MOSYLE_MAN HTTPSMANAGER. FL	62.32
			FAITH COPE	
			TOTAL XXXX XXXX XXXX 1309 \$5,009.59	
03/24	03/26	24755422L4MTN81XB	CURIO HOTELS 404-4231200 GA	762.82
03/24	03/26	24755422L4MTN82T7	CURIO HOTELS 404-4231200 GA	22.87
03/24	03/26	24755422L4MTN826W	CURIO HOTELS 404-4231200 GA	696.20
03/24	03/26	24755422L4MTN827E	CURIO HOTELS 404-4231200 GA	696.20
03/24	03/26	24755422L4MTN83DW	CURIO HOTELS 404-4231200 GA	379.08
03/24	03/26	24755422L4MTN83FX	CURIO HOTELS 404-4231200 GA	336.72
03/24	03/26	24755422L4MTN83GP	CURIO HOTELS 404-4231200 GA	109.60
03/29	03/29	24692162R2YA0W9K2	LOWES #00907* 866-483-7521 NC	40.67

Transactions continued on next page

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360
Omaha NE 68103-2360

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MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
473.00	0.00	05/22/23	9,477.21	XXXX XXXX XXXX 5492

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$.

PLEASE DETACH AND ENCLOSE
THIS PORTION WITH PAYMENT

FIRST CITIZENS BANK
PO BOX 63001
CHARLOTTE NC 28263-3001



AVERY CO BD OF EDUCATION
AVERY CO BD OF EDUCATION
775 CRANBERRY ST
NEWLAND NC 28657-6701



PO Box 2360
Omaha NE 68103-2360

Account
Number: XXXX XXXX XXXX 5492

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
03/29	03/29	24692162R2YQTVETY	LOWES #00907* 866-483-7521 NC	404.58
03/29	03/29	24692162R2Y5FM1XH	LOWES #00907* 866-483-7521 NC	127.03
03/29	03/29	24755422T4QH3QM8P	MICROTEL INNS AND SUITES 252-7587282 NC	18.00
03/31	03/31	24113432VHEZN3B2E	The Webstaurant Store Inc717-392-7472 PA	86.95
04/04	04/04	24323002Y61JYR64D	PUERTO NUEVO TAQUERIA LL NEWLAND NC	116.48
04/05	04/05	2400175302DEESDD9	MCCLATCHY ADVERTISING 916-321-1682 CA	755.98
04/19	04/19	74755423J4ZB6REXD	SHERATON RALEIGH 919-8349 CREDIT	281.99
04/22	04/22	24755423H4QR5H8FV	HILTON GARDEN INN 919-7032525 NC	242.36
04/22	04/22	24755423H4QR5H8G3	HILTON GARDEN INN 919-7032525 NC	253.68
04/22	04/22	24755423H4QR5H8N1	HILTON GARDEN INN 919-7032525 NC	242.36

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	0.908	10.90	9,294.26	84.39
Cash Advances	0.908	10.90	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$84.39
Total Transaction Charges: \$0.00
Total FINANCE CHARGES: \$84.39
ANNUAL PERCENTAGE RATE: 10.890%

LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD

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01AG1136 - 1 - 08/29/17



PO Box 2360
Omaha NE 68103-2360



Name: AVERY CO BD OF EDUCATION
AVERY CO BD OF EDUCATION

Billing Cycle
Closing Date:
05/25/23

Account
Number: XXXX XXXX XXXX 5492

Account Summary

Beginning balance	\$9,477.21	Number of days in billing cycle	30
Payments and credits	4,419.22	Credit limit	25,000.00
Purchase and adjustments less refunds	5,799.92	Available credit	14,045.00
Cash advances	0.00	Available cash line	14,045.00
FINANCE CHARGES	96.78	Payment due date	06/22/23
Balance 05/25/23	\$10,954.69	NEW MINIMUM PAYMENT DUE	547.00

Contact Information

FOR INFORMATION PLEASE CALL: 1-888-514-6849

SEND INQUIRIES TO: FIRST CITIZENS BANK PO BOX 1580 ROANOKE VA 24007-1580

Page 1 of 3

Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
05/25	05/25	*FINANCE CHARGE*	AVERY CO BD OF EDUCATION PURCHASES \$96.78 CASH ADVANCE \$0.00	96.78
			TOTAL XXXX XXXX XXXX 5492 \$4,401.22-	
04/28	04/28	74118703R0166NJQ1	PAYMENT - THANK YOU RALEIGH NC THOMAS HOWELL	4,401.22-
			TOTAL XXXX XXXX XXXX 9932 \$179.67	
04/27	04/27	24431053MBLGZ3RQV	HARDEES NEWLAND NC	47.50
05/01	05/01	24011343T000G8ZR2	DIGITALOCEAN.COM DIGITALOCEAN. NY	66.20
05/01	05/01	24492163T001M5N4Z	MOSYLE COR* MOSYLE_MAN HTTPSMANAGER. FL	65.97
			FAITH COPE	
			TOTAL XXXX XXXX XXXX 1309 \$5,602.25	
04/25	04/26	24137463L2XFDYA94	MENARDS.COM 715-876-6378 WI	4,163.15
04/26	04/26	24755423M4N39JNL5	EMBASSY SUITES 910-7651131 NC	447.27
04/27	04/27	24001753MTQYJNRXW	NC QUICK PASS 877-769-7277 NC	11.08
05/02	05/02	24055233SBLRA7KH0	MIRACLE GROUNDS COFFEE CROSSNORE NC	77.83
05/08	05/08	244309941BMQ0PHYM	DNH*GODADDY.COM https://www.g AZ	199.98
05/12	05/12	244939847612NKVA5	SHELL ISLAND RESORT WRIGHTSVILLE NC	360.47
05/12	05/12	244939847612NKV9X	SHELL ISLAND RESORT WRIGHTSVILLE NC	360.47
05/15	05/15	74755424B4QZ5HE1A	MICROTEL INNS AND SUITES 252-7587 CREDIT	18.00-

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360
Omaha NE 68103-2360

405301040007549200054700010954695

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
547.00	0.00	06/22/23	10,954.69	XXXX XXXX XXXX 5492

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$.

PROMPT CREDITING OF PAYMENTS: TO RECEIVE CREDIT FOR PAYMENT
AS OF THE DATE OF RECEIPT, WE MUST RECEIVE THIS PORTION OF THIS
STATEMENT AND YOUR CHECK OR MONEY ORDER BY 5:00PM.
USE ENCLOSED ENVELOPE AND MAKE PAYMENT TO

PLEASE DETACH AND ENCLOSE
THIS PORTION WITH PAYMENT

FIRST CITIZENS BANK
PO BOX 63001
CHARLOTTE NC 28263-3001



AVERY CO BD OF EDUCATION
AVERY CO BD OF EDUCATION
775 CRANBERRY ST
NEWLAND NC 28657-6701



PO Box 2360
Omaha NE 68103-2360

Account
Number: XXXX XXXX XXXX 5492

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	0.908	10.90	10,658.68	96.78
Cash Advances	0.908	10.90	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$96.78

Total Transaction Charges: \$0.00

Total FINANCE CHARGES: \$96.78

ANNUAL PERCENTAGE RATE: 10.890%

LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD

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O1AG1138 - 1 - 08/29/17



PO Box 2360
Omaha NE 68103-2360



Name: AVERY CO BD OF EDUCATION
AVERY CO BD OF EDUCATION

Billing Cycle
Closing Date:
06/25/23

Account
Number: XXXX XXXX XXXX 5492

Account Summary

Beginning balance	\$10,954.69	Number of days in billing cycle	31
Payments and credits	5,454.45	Credit limit	25,000.00
Purchase and adjustments less refunds	1,651.69	Available credit	17,781.00
Cash advances	0.00	Available cash line	17,781.00
FINANCE CHARGES	66.82	Payment due date	07/22/23
Balance 06/25/23	\$7,218.75	NEW MINIMUM PAYMENT DUE	360.00

Contact Information

FOR INFORMATION PLEASE CALL: 1-888-514-6849

SEND INQUIRIES TO: FIRST CITIZENS BANK PO BOX 1580 ROANOKE VA 24007-1580

Page 1 of 3

Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
06/25	06/25	*FINANCE CHARGE*	AVERY CO BD OF EDUCATION PURCHASES \$66.82 CASH ADVANCE \$0.00	66.82
05/31	05/31	74118704R0166YGPE	TOTAL XXXX XXXX XXXX 5492 \$5,093.98- PAYMENT - THANK YOU RALEIGH NC THOMAS HOWELL TOTAL XXXX XXXX XXXX 9932 \$108.16	5,093.98-
06/01	06/01	24011344R000KSP7H	DIGITALOCEAN.COM DIGITALOCEAN. NY	45.60
06/01	06/01	24492164R001XQ8EZ	MOSYLE COR* MOSYLE_MAN HTTPSMANAGER. FL	41.22
06/15	06/15	244921556LSQ8HFGY	ADOBE *ACROPRO TRIAL 408-536-6000 CA FAITH COPE TOTAL XXXX XXXX XXXX 1309 \$1,183.06	21.34
05/30	05/30	74493984P612PQ8JV	SHELL ISLAND RESORT WRIGHTSVILLE CREDIT	360.47-
06/11	06/11	24493985360V9PABQ	SHELL ISLAND HOMEOWNERS WRIGHTSVILLE NC	1,543.53

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360
Omaha NE 68103-2360

405301040007549200036000007218755

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
360.00	0.00	07/22/23	7,218.75	XXXX XXXX XXXX 5492

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$.

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AS OF THE DATE OF RECEIPT, WE MUST RECEIVE THIS PORTION OF THIS
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USE ENCLOSED ENVELOPE AND MAKE PAYMENT TO

PLEASE DETACH AND ENCLOSE
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FIRST CITIZENS BANK
PO BOX 63001
CHARLOTTE NC 28263-3001



AVERY CO BD OF EDUCATION
AVERY CO BD OF EDUCATION
775 CRANBERRY ST
NEWLAND NC 28657-6701



PO Box 2360
Omaha NE 68103-2360Account
Number: XXXX XXXX XXXX 5492

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	0.929	11.15	7,192.81	66.82
Cash Advances	0.929	11.15	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$66.82**Total Transaction Charges: \$0.00****Total FINANCE CHARGES: \$66.82****ANNUAL PERCENTAGE RATE: 11.150%**

LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD

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01AG1136 - 1 - 08/28/17



PO Box 2360
Omaha NE 68103-2360



Name: AVERY CO BD OF EDUCATION
AVERY CO BD OF EDUCATION

Billing Cycle
Closing Date:
07/25/23

Account
Number: XXXX XXXX XXXX 5492

Account Summary

Beginning balance	\$7,218.75	Number of days in billing cycle	30
Payments and credits	7,169.92	Credit limit	25,000.00
Purchase and adjustments less refunds	10,218.62	Available credit	14,690.00
Cash advances	0.00	Available cash line	14,690.00
FINANCE CHARGES	42.05	Payment due date	08/22/23
Balance 07/25/23	\$10,309.50	NEW MINIMUM PAYMENT DUE	515.00

Contact Information

FOR INFORMATION PLEASE CALL: 1-888-514-6849

SEND INQUIRIES TO: FIRST CITIZENS BANK PO BOX 1580 ROANOKE VA 24007-1580

Page 1 of 3

Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
			AVERY CO BD OF EDUCATION	
07/25	07/25	*FINANCE CHARGE*	PURCHASES \$42.05 CASH ADVANCE \$0.00	42.05
			TOTAL XXXX XXXX XXXX 5492 \$7,169.92-	
06/30	06/30	74118705P0166HZV1	PAYMENT - THANK YOU RALEIGH NC THOMAS HOWELL	7,169.92
			TOTAL XXXX XXXX XXXX 9932 \$733.40	
07/01	07/01	24011345N000EHND	DIGITALOCEAN.COM DIGITALOCEAN. NY	45.60
07/03	07/03	24492165R000RHX00	MOSYLE COR* MOSYLE_MAN HTTPSMANAGER. FL	6.41
07/11	07/11	242707460S66FJ60H	USA CLEAN BY JON-DON 217-8774002 IL	226.13
07/15	07/15	244921564LTZL1RLW	ADOBE *ACROPRO SUBS 408-536-6000 CA	21.34
07/18	07/18	249430068LKWDNYR6	HOTEL INDIGO DWNTWN WINS WINSTON-SALEM NC	216.96
07/18	07/18	249430068LKWDP5HA	HOTEL INDIGO DWNTWN WINS WINSTON-SALEM NC	216.96
			FAITH COPE	
			TOTAL XXXX XXXX XXXX 1309 \$9,485.22	
07/11	07/11	2405523612MJ5N1HW	THE ITALIAN RESTAURANT NEWLAND NC	66.52
07/14	07/14	24755426450500PLV	HAMPTON INNS 404-5891111 GA	391.10
07/14	07/14	24755426450500PMS	HAMPTON INNS 404-5891111 GA	391.10
07/14	07/14	24755426450500PWJ	HAMPTON INNS 404-5891111 GA	391.10
07/14	07/14	24755426450500R38	HAMPTON INNS 404-5891111 GA	391.10
07/15	07/15	24755426550579DPE	EMBASSY SUITES ATLA BK 404-2617733 GA	1,086.98

Transactions continued on next page

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PO Box 2360
Omaha NE 68103-2360

405301040007549200051500010309509

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
515.00	0.00	08/22/23	10,309.50	XXXX XXXX XXXX 5492

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$.

PROMPT CREDITING OF PAYMENTS: TO RECEIVE CREDIT FOR PAYMENT
AS OF THE DATE OF RECEIPT, WE MUST RECEIVE THIS PORTION OF THIS
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USE ENCLOSED ENVELOPE AND MAKE PAYMENT TO

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FIRST CITIZENS BANK
PO BOX 63001
CHARLOTTE NC 28263-3001



AVERY CO BD OF EDUCATION
AVERY CO BD OF EDUCATION
775 CRANBERRY ST
NEWLAND NC 28657-6701



PO Box 2360
Omaha NE 68103-2360

Account
Number: XXXX XXXX XXXX 5492

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
07/15	07/15	24755426550579QRG	EMBASSY SUITES ATLA BK 404-2617733 GA	1,086.98
07/15	07/15	24755426550579QRR	EMBASSY SUITES ATLA BK 404-2617733 GA	1,086.98
07/15	07/15	24755426550579QYN	EMBASSY SUITES ATLA BK 404-2617733 GA	1,086.98
07/15	07/15	24755426550579QYY	EMBASSY SUITES ATLA BK 404-2617733 GA	1,086.98
07/17	07/17	241134367HEZ4JNE0	The Webstaurant Store Inc717-392-7472 PA	511.62
07/17	07/17	24692166630B29Q7B	SUPPLYHOUSE.COM 888-757-4774 NY	49.78
07/19	07/19	24692166932ATVG7E	MARRIOTT RALEIGH CTY RALEIGH NC	748.91
07/19	07/19	24692166932ATVG80	MARRIOTT RALEIGH CTY RALEIGH NC	748.91
07/20	07/20	240113469000SJE9F	SP UHS HARDWARE HTTPSWWW.UHSH FL	360.18

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	0.929	11.15	4,526.09	42.05
Cash Advances	0.929	11.15	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$42.05

Total Transaction Charges: \$0.00

Total FINANCE CHARGES: \$42.05

ANNUAL PERCENTAGE RATE: 11.150%

LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD

If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at the address shown on the front of this statement following "Send Inquiries to:", or call us at the telephone number shown on the front of this statement. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

HOW TO AVOID PAYING INTEREST ON PURCHASES AND BALANCE TRANSFERS

Your due date will be at least 21 days after your billing statement is mailed or delivered to you. We will not charge you any interest on purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.

CALCULATION OF AVERAGE DAILY BALANCE(S)

We use the average daily balance method (including current transactions) for calculating an average daily balance for your (i) purchase balance (including transferred balances) and (ii) cash advance balance. To get the average daily balance of your purchases balance (including balance transfers) and your cash advance balance, we take the beginning balance of your Account each day, add any new purchases, cash advances and balance transfer amounts, as applicable, add any unpaid charges (including Finance Charges), fees and other debits, and subtract any applicable portions of payments and credits. This gives the daily balance. Then we add up all the daily balances for the Billing Cycle and divide by the number of days in the Billing Cycle to get the average daily balance.

CALCULATION OF YOUR INTEREST CHARGE

Your Interest Charge for the period is based on the applicable APR associated with each balance. We calculate Interest Charges separately for your purchase balance (including balance transfers) and your cash advance balance under each applicable APR. Your variable APR can go up or down monthly as the index for the rate goes up or down. We list each Interest Charge (including the Purchase Finance Charge and the Cash Finance Charge) separately on your Statement. We compute each Interest Charge by: (1) Taking each applicable APR and calculating the corresponding monthly periodic rate (the applicable APR divided by 12), and (2) multiplying the average daily balance for each balance by the applicable monthly periodic rate adding together all the products to obtain your Total Interest for the period.

O1AG1138 - 1 - 08/29/17



PO Box 2360
Omaha NE 68103-2360



Name: AVERY CO BD OF EDUCATION
AVERY CO BD OF EDUCATION

Billing Cycle
Closing Date:
08/25/23

Account
Number: XXXX XXXX XXXX 5492

Account Summary

Beginning balance	\$10,309.50	Number of days in billing cycle	31
Payments and credits	66.82	Credit limit	25,000.00
Purchase and adjustments less refunds	3,570.28	Available credit	11,078.00
Cash advances	0.00	Available cash line	11,078.00
FINANCE CHARGES	108.58	Payment due date	09/22/23
Balance 08/25/23	\$13,921.54	NEW MINIMUM PAYMENT DUE	1,144.18

Contact Information

FOR INFORMATION PLEASE CALL: 1-888-514-6849

SEND INQUIRIES TO: FIRST CITIZENS BANK PO BOX 1580 ROANOKE VA 24007-1580

Page 1 of 3

Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
08/25	08/25	*FINANCE CHARGE*	AVERY CO BD OF EDUCATION PURCHASES \$108.58 CASH ADVANCE \$0.00 THOMAS HOWELL TOTAL XXXX XXXX XXXX 9932 \$1,379.97	108.58
08/01	08/01	24011346M000RVB5W	DIGITALOCEAN.COM DIGITALOCEAN. NY	45.60
08/01	08/01	24492166M001AQ9VM	MOSYLE COR* MOSYLE_MAN HTTPSMANAGER. FL	5.50
08/10	08/10	24760626Z8PQR2M74	Spear Country Store Newland NC	238.30
08/15	08/15	244921573LRXZ5LNX	ADOBE *ACROPRO SUBS 408-536-6000 CA	21.34
08/17	08/17	2469216753586PW36	LOWES #00907* 866-483-7521 NC FAITH COPE TOTAL XXXX XXXX XXXX 1309 \$2,123.49	1,069.23
07/31	07/31	24431066MMV5GN118	ESQUIRE HOTEL ASCEND GASTONIA NC	224.03
07/31	07/31	24431066MMV5GN60K	ESQUIRE HOTEL ASCEND GASTONIA NC	224.03
08/01	08/01	74118706N0166JHJ0	PAYMENT - THANK YOU RALEIGH NC	66.82-
08/02	08/02	24744556PGW5B78T2	Cruz Thru Newland NC	50.13
08/08	08/08	24445006X00KZKBRG	CKE*BELLAS BANNER ELK BANNER ELK NC	144.18
08/15	08/15	2405523742MJ5N1JB	THE ITALIAN RESTAURANT NEWLAND NC	209.56
08/15	08/15	2489630740JPWS97F	PRO-LAB INC 954-3844446 FL	40.00
08/17	08/17	2489630760JREFXNS	PRO-LAB INC 954-3844446 FL	40.00

Transactions continued on next page

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360
Omaha NE 68103-2360

405301040007549200114418013921540

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
1,144.18	448.18	09/22/23	13,921.54	XXXX XXXX XXXX 5492

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$.

PLEASE DETACH AND ENCLOSE
THIS PORTION WITH PAYMENT

FIRST CITIZENS BANK
PO BOX 63001
CHARLOTTE NC 28263-3001



AVERY CO BD OF EDUCATION
AVERY CO BD OF EDUCATION
775 CRANBERRY ST
NEWLAND NC 28657-6701



PO Box 2360
Omaha NE 68103-2360

Account
Number: XXXX XXXX XXXX 5492

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
08/23	08/23	24717057Q3HYPK9ZB	UW MADISON SOE PLACE 608-2635140 WI	585.00
08/24	08/24	24055227D617LHHZP	THE INN AT SHADY LAWN NEWLAND NC	453.38
08/25	08/25	24692167D31BVV2GB	WPY*The Zones of Regulati855-999-3729 MN	220.00

YOUR ACCOUNT IS PAST DUE. PLEASE REMIT THE
MINIMUM PAYMENT DUE IMMEDIATELY. IF PAYMENT HAS
BEEN MADE, PLEASE DISREGARD THIS NOTICE.

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	0.950	11.40	11,429.25	108.58
Cash Advances	0.950	11.40	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES:	\$108.58
Total Transaction Charges:	\$0.00
Total FINANCE CHARGES:	\$108.58
ANNUAL PERCENTAGE RATE:	11.400%

LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD

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01AG1136 - 1 - 06/28/17



PO Box 2360
Omaha NE 68103-2360



Name: AVERY CO BD OF EDUCATION
AVERY CO BD OF EDUCATION

Billing Cycle
Closing Date:
09/25/23

Account
Number: XXXX XXXX XXXX 5492

Account Summary

Beginning balance	\$13,921.54	Number of days in billing cycle	31
Payments and credits	13,006.81	Credit limit	25,000.00
Purchase and adjustments less refunds	5,316.91	Available credit	18,693.00
Cash advances	0.00	Available cash line	18,693.00
FINANCE CHARGES	75.24	Payment due date	10/22/23
Balance 09/25/23	\$6,306.88	NEW MINIMUM PAYMENT DUE	315.00

Contact Information

FOR INFORMATION PLEASE CALL: 1-888-514-6849

SEND INQUIRIES TO: FIRST CITIZENS BANK PO BOX 1580 ROANOKE VA 24007-1580

Page 1 of 3

Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
			AVERY CO BD OF EDUCATION	
09/25	09/25	*FINANCE CHARGE*	PURCHASES \$75.24 CASH ADVANCE \$0.00	75.24
			TOTAL XXXX XXXX XXXX 5492 \$13,006.81-	
08/31	08/31	74118707L0166D0BT	PAYMENT - THANK YOU RALEIGH NC	10,260.63-
09/15	09/15	7411870840165MQDZ	PAYMENT - THANK YOU RALEIGH NC	2,425.80-
09/22	09/22	74118708900XTMJGK	PAYMENT - THANK YOU RALEIGH NC	320.38-
			THOMAS HOWELL	
			TOTAL XXXX XXXX XXXX 9932 \$341.94	
09/01	09/01	24011347L000N1XLD	DIGITALOCEAN.COM DIGITALOCEAN. NY	45.60
09/07	09/07	24707807V0VZGBVRK	NCASBO 910-331-0841 NC	275.00
09/15	09/15	244921582MLWAEXXF	ADOBE *ACROPRO SUBS 408-536-6000 CA	21.34
			FAITH COPE	
			TOTAL XXXX XXXX XXXX 1309 \$4,974.97	
08/28	08/28	24055227H617LHHYJ	THE INN AT SHADY LAWN NEWLAND NC	753.37
08/28	08/28	24692167G344673NJ	SQ *NC ASSOCIATION FOR CA gosq.com NC	850.00
08/31	08/31	24445007LBLKVZD3K	SAMS CLUB #8222 JOHNSON CITY TN	320.38
09/04	09/04	24055227R617LHHYB	THE INN AT SHADY LAWN NEWLAND NC	753.38
09/05	09/05	24413877RS66KYJSS	PUERTO NUEVO TAQUERIA NEWLAND NC	108.21
09/06	09/06	24323007T0ZYMVEX4	RS WAREHOUSE STAMPS 402-342-7175 NE	69.10
09/06	09/06	24692167V3068E0KK	MARRIOTT RALEIGH CTY RALEIGH NC	552.66

Transactions continued on next page

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360
Omaha NE 68103-2360

405301040007549200031500006306886

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
315.00	0.00	10/22/23	6,306.88	XXXX XXXX XXXX 5492

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$.

PROMPT CREDITING OF PAYMENTS: TO RECEIVE CREDIT FOR PAYMENT
AS OF THE DATE OF RECEIPT, WE MUST RECEIVE THIS PORTION OF THIS
STATEMENT AND YOUR CHECK OR MONEY ORDER BY 5:00PM.
USE ENCLOSED ENVELOPE AND MAKE PAYMENT TO

PLEASE DETACH AND ENCLOSE
THIS PORTION WITH PAYMENT

FIRST CITIZENS BANK
PO BOX 63001
CHARLOTTE NC 28263-3001



AVERY CO BD OF EDUCATION
AVERY CO BD OF EDUCATION
775 CRANBERRY ST
NEWLAND NC 28657-6701



PO Box 2360
Omaha NE 68103-2360

Account
Number: XXXX XXXX XXXX 5492

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
09/08	09/08	24906047W16PT19TG	EMBASSY SUITES GRNBORO GREENSBORO NC	281.88
09/13	09/13	240552281617LHHYK	THE INN AT SHADY LAWN NEWLAND NC	453.37
09/18	09/18	2469216862YZ8Q4AT	UNITED 0162327868180800-932-2732 TX	212.70
09/20	09/20	249430088W84T1QY3	CROWNE PLAZA ASHEVILLE 8282543211 NC	518.87
09/24	09/24	24011348B0008HN6X	HELLO FLOWERS HTTPSWWW.HELL MI	101.25

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	0.950	11.40	7,919.97	75.24
Cash Advances	0.950	11.40	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$75.24

Total Transaction Charges: \$0.00

Total FINANCE CHARGES: \$75.24

ANNUAL PERCENTAGE RATE: 11.400%

LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD

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PO Box 2360
Omaha NE 68103-2360



Name: AVERY CO BD OF EDUCATION
AVERY CO BD OF EDUCATION

Billing Cycle
Closing Date:
10/25/23

Account
Number: XXXX XXXX XXXX 5492

Account Summary

Beginning balance	\$6,306.88	Number of days in billing cycle	30
Payments and credits	2,224.39	Credit limit	25,000.00
Purchase and adjustments less refunds	7,048.12	Available credit	12,042.00
Cash advances	0.00	Available cash line	12,042.00
FINANCE CHARGES	87.57	Payment due date	11/22/23
Balance 10/25/23	\$11,218.18	NEW MINIMUM PAYMENT DUE	560.00

Contact Information

FOR INFORMATION PLEASE CALL: 1-888-514-6849

SEND INQUIRIES TO: FIRST CITIZENS BANK PO BOX 1580 ROANOKE VA 24007-1580

Page 1 of 3

Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
			AVERY CO BD OF EDUCATION	
10/25	10/25	*FINANCE CHARGE*	PURCHASES \$87.57 CASH ADVANCE \$0.00	87.57
			TOTAL XXXX XXXX XXXX 5492 \$1,253.06-	
09/29	09/29	74118708H0165DA3W	PAYMENT - THANK YOU RALEIGH NC THOMAS HOWELL	1,253.06-
			TOTAL XXXX XXXX XXXX 9932 \$1,135.55	
10/01	10/01	24011348J000YDX8Z	DIGITALOCEAN.COM DIGITALOCEAN. NY	45.60
10/03	10/03	24001758L37HBPYTG	NC DHHS DMA RALEIGH NC	100.00
10/06	10/06	24692168P32DEVRY0	HYATT REGENCY INDIANAP INDIANAPOLIS IN	435.28
10/06	10/06	24692168P32DEVRY8	HYATT REGENCY INDIANAP INDIANAPOLIS IN	435.28
10/15	10/15	244921590ML47SXBN	ADOBE *ACROPRO SUBS 408-536-6000 CA	21.34
10/23	10/23	2494144992LRFKWRE	ROSES #501 BURNSVILLE NC	98.05
			FAITH COPE	
			TOTAL XXXX XXXX XXXX 1309 \$4,941.24	
09/19	09/26	24755428Q4PGQ38SS	SHERATON RALEIGH 919-8349900 NC	628.54
09/28	09/28	24755428G7LMXK2PW	LA QUINTA MOTOR INNS 919-4019660 NC	129.39
09/28	09/28	24755428H4PHWA8D7	LA QUINTA MOTOR INNS 919-4019660 NC	135.07
09/28	09/28	24755428H4PHWA95T	LA QUINTA MOTOR INNS 919-4019660 NC	185.07
09/28	09/28	74755428L4PHWA963	LA QUINTA MOTOR INNS 919-4019 CREDIT	185.07-
10/03	10/03	24755428M50X0HVR2	WYNDHAM 336-8344870 NC	625.77

Transactions continued on next page

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360
Omaha NE 68103-2360

405301040007549200056000011218184

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
560.00	0.00	11/22/23	11,218.18	XXXX XXXX XXXX 5492

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$.

PROMPT CREDITING OF PAYMENTS: TO RECEIVE CREDIT FOR PAYMENT
AS OF THE DATE OF RECEIPT, WE MUST RECEIVE THIS PORTION OF THIS
STATEMENT AND YOUR CHECK OR MONEY ORDER BY 5:00PM.
USE ENCLOSED ENVELOPE AND MAKE PAYMENT TO

PLEASE DETACH AND ENCLOSE
THIS PORTION WITH PAYMENT

FIRST CITIZENS BANK
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CHARLOTTE NC 28263-3001



AVERY CO BD OF EDUCATION
AVERY CO BD OF EDUCATION
775 CRANBERRY ST
NEWLAND NC 28657-6701



PO Box 2360
Omaha NE 68103-2360

Account
Number: XXXX XXXX XXXX 5492

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
10/05	10/05	24755428P4PKJN1M0	LA QUINTA MOTOR INNS 919-4019660 NC	174.79
10/05	10/05	24755428P4PKJN1Z3	LA QUINTA MOTOR INNS 919-4019660 NC	174.79
10/05	10/05	24941668N11HBLH98	SHERATON HOTELS GREENSBO GREENSBORO NC	616.74
10/07	10/07	24941668R11HBLSV5	SHERATON HOTELS GREENSBO GREENSBORO NC	351.78
10/10	10/10	74755429150Z80E9M	SHERATON RALEIGH 919-8349 CREDIT	169.52-
10/10	10/10	24943008WLKYP AHT7	HOLIDAY INN RALEIGH DOWN RALEIGH NC	439.41
10/11	10/11	24943008XLKYPVPAV	HOLIDAY INN RALEIGH DOWN RALEIGH NC	664.78
10/11	10/11	24943008XLKYPVSJ6	HOLIDAY INN RALEIGH DOWN RALEIGH NC	664.78
10/11	10/11	24943008XLKYPVTGX	HOLIDAY INN RALEIGH DOWN RALEIGH NC	664.78
10/13	10/13	24493988Y60LG03XQ	WESTERN NC RESA 828-774-5681 NC	175.00
10/13	10/13	24755428Z51046S4V	GREENSBORO AIRPORT EMB 336-6684535 NC	281.88
10/13	10/13	74941668Y11HBNJ03	SHERATON HOTELS GREENSBO GREENSBO CREDIT	616.74-

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	0.950	11.40	9,217.97	87.57
Cash Advances	0.950	11.40	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$87.57

Total Transaction Charges: \$0.00

Total FINANCE CHARGES: \$87.57

ANNUAL PERCENTAGE RATE: 11.400%

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PO Box 2360
Omaha NE 68103-2360



Name: AVERY CO BD OF EDUCATION
AVERY CO BD OF EDUCATION

Billing Cycle
Closing Date:
11/25/23

Account
Number: XXXX XXXX XXXX 5492

Account Summary

Beginning balance	\$11,218.18	Number of days in billing cycle	31
Payments and credits	17,456.31	Credit limit	25,000.00
Purchase and adjustments less refunds	9,746.45	Available credit	21,491.00
Cash advances	0.00	Available cash line	21,491.00
FINANCE CHARGES	0.00	Payment due date	12/22/23
Balance 11/25/23	\$3,508.32	NEW MINIMUM PAYMENT DUE	175.00

Contact Information

FOR INFORMATION PLEASE CALL: 1-888-514-6849

SEND INQUIRIES TO: FIRST CITIZENS BANK PO BOX 1580 ROANOKE VA 24007-1580

Page 1 of 3

Transactions Since Last Statement

Trans	Post	Reference Number	Description	Amount
			AVERY CO BD OF EDUCATION	
			TOTAL XXXX XXXX XXXX 5492 \$17,411.31-	
10/31	10/31	74118709H0165VHE7	PAYMENT - THANK YOU RALEIGH NC	5,171.77-
10/28	11/21	F393900A5000ST325	PURCHASE REVERSAL	884.50-
10/30	11/21	F393900A5000ST325	PURCHASE REVERSAL	45.22-
11/22	11/22	7411870A701666H97	PAYMENT - THANK YOU RALEIGH NC	11,309.82-
			THOMAS HOWELL	
			TOTAL XXXX XXXX XXXX 9932 \$2,882.16	
11/01	11/01	24011349H000HTXTB	DIGITALOCEAN.COM DIGITALOCEAN. NY	45.60
11/08	11/08	24692169T2XHVGYGW	TST* DTs Blue Ridge Java Spruce Pine NC	56.74
11/08	11/08	24755429T4EKWPRY9	EMBASSY SUITES 910-7651131 NC	878.01
11/09	11/09	24755429S4PXMEW6	GREENSBORO AIRPORT EMB 336-6684535 NC	281.88
11/13	11/13	24760629Y8PQPR99M	Spear Country Store Newland NC	203.89
11/15	11/15	2444500A0BLKXRZ35	SAMS CLUB #8222 JOHNSON CITY TN	793.18
11/15	11/15	24492159ZLY19YQ99	ADOBE INC. 408-536-6000 CA	21.34
11/17	11/17	2475542A27M4ML6AP	EMBASSY SUITES ATLA BK 404-2617733 GA	289.07
11/17	11/17	2475542A27M4ML70D	EMBASSY SUITES ATLA BK 404-2617733 GA	312.45

Transactions continued on next page

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



PO Box 2360
Omaha NE 68103-2360

405301040007549200017500003508326

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NUMBER
175.00	0.00	12/22/23	3,508.32	XXXX XXXX XXXX 5492

PLEASE WRITE IN
AMOUNT OF
PAYMENT ENCLOSED

\$.

PROMPT CREDITING OF PAYMENTS: TO RECEIVE CREDIT FOR PAYMENT
AS OF THE DATE OF RECEIPT, WE MUST RECEIVE THIS PORTION OF THIS
STATEMENT AND YOUR CHECK OR MONEY ORDER BY 5:00PM.
USE ENCLOSED ENVELOPE AND MAKE PAYMENT TO

PLEASE DETACH AND ENCLOSE
THIS PORTION WITH PAYMENT

FIRST CITIZENS BANK
PO BOX 63001
CHARLOTTE NC 28263-3001



AVERY CO BD OF EDUCATION
AVERY CO BD OF EDUCATION
775 CRANBERRY ST
NEWLAND NC 28657-6701



PO Box 2360
Omaha NE 68103-2360

Account
Number: XXXX XXXX XXXX 5492

Transactions Since Last Statement (continued)

Trans	Post	Reference Number	Description	Amount
			FAITH COPE	
			TOTAL XXXX XXXX XXXX 3275 \$6,819.29	
10/25	10/26	24492159ALRR909G2	ALLIANZ EVENT INS ALLIANZINS.US VA	50.00
10/25	10/26	24492159ALYBBVAML	ALLIANZ EVENT INS ALLIANZINS.US VA	50.00
10/26	10/26	24692169B2Z52B1RB	TM *ROD WAVE 800-653-8000 CA	445.25
10/26	10/26	24692169B2Z52B2L5	TM *ROD WAVE 800-653-8000 CA	445.25
10/27	10/27	24275399ES66KELPN	DOUBLE TREE NEW BERN NEW BERN NC	734.31
10/27	10/27	74275399ES66KERLV	DOUBLE TREE NEW BERN 252-6589 CREDIT	30.00-
10/27	10/27	74275399ES66KERN4	DOUBLE TREE NEW BERN 252-6589 CREDIT	15.00-
10/27	10/27	24492159QLS026P2L	ALLIANZ EVENT INS ALLIANZINS.US VA	100.00
10/27	10/27	24492159QLVVFVJ2V	ALLIANZ EVENT INS ALLIANZINS.US VA	100.00
10/27	10/27	24492159QLXNSSZVB	ALLIANZ EVENT INS ALLIANZINS.US VA	100.00
10/27	10/27	24492159QML27PYWQ	ALLIANZ EVENT INS ALLIANZINS.US VA	100.00
10/28	10/28	24692169D2Y0FX4XQ	TM *ROD WAVE 800-653-8000 CA	884.50
10/28	10/28	24692169D2Y0FX4YE	TM *ROD WAVE 800-653-8000 CA	884.50
10/28	10/28	24692169D2Y0FX97W	TM *ROD WAVE 800-653-8000 CA	884.50
10/28	10/28	24692169D2Y04BKM6	TM *BROOKLYN NETS 800-653-8000 CA	802.60
10/30	10/30	24427339GLM8E83SL	CHICK-FIL-A #04274 917-810-0455 NY	45.22
10/31	10/31	24692169G301KJQW9	CARHARTT 877-335-4272 MI	303.26
10/31	10/31	24793389H01L4LTAS	McDonalds 24689 151-6538988 NY	11.29
10/31	10/31	24793389H01769KQF	McDonalds 24689 151-6538988 NY	10.18
11/01	11/01	24427339JLM89BKN8	CHICK-FIL-A #03451 516-222-2530 NY	7.21
11/02	11/02	24793389K02JL3KBL	McDonalds 24689 151-6538988 NY	11.29
11/02	11/02	24793389K020DLR00	McDonalds 24689 151-6538988 NY	3.47
11/02	11/02	24793389K0204WL47	McDonalds 24689 151-6538988 NY	6.94
11/04	11/04	24755429M4PWKGGFT	HAMPTON INNS 317-2611200 IN	442.26
11/04	11/04	24755429M4PWKGH3L	HAMPTON INNS 317-2611200 IN	442.26

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES
Purchases	0.950	11.40	0.00	0.00
Cash Advances	0.950	11.40	0.00	0.00

* Periodic Rate May Vary.

Total Periodic FINANCE CHARGES: \$0.00
Total Transaction Charges: \$0.00
Total FINANCE CHARGES: \$0.00
ANNUAL PERCENTAGE RATE: 0.000%

LIABILITY FOR UNAUTHORIZED USE OF CREDIT CARD

If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at the address shown on the front of this statement following "Send Inquiries to:", or call us at the telephone number shown on the front of this statement. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

HOW TO AVOID PAYING INTEREST ON PURCHASES AND BALANCE TRANSFERS

Your due date will be at least 21 days after your billing statement is mailed or delivered to you. We will not charge you any interest on purchases and balance transfers if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.

CALCULATION OF AVERAGE DAILY BALANCE(S)

We use the average daily balance method (including current transactions) for calculating an average daily balance for your (i) purchase balance (including transferred balances) and (ii) cash advance balance. To get the average daily balance of your purchases balance (including balance transfers) and your cash advance balance, we take the beginning balance of your Account each day, add any new purchases, cash advances and balance transfer amounts, as applicable, add any unpaid charges (including Finance Charges), fees and other debits, and subtract any applicable portions of payments and credits. This gives the daily balance. Then we add up all the daily balances for the Billing Cycle and divide by the number of days in the Billing Cycle to get the average daily balance.

CALCULATION OF YOUR INTEREST CHARGE

Your Interest Charge for the period is based on the applicable APR associated with each balance. We calculate Interest Charges separately for your purchase balance (including balance transfers) and your cash advance balance under each applicable APR. Your variable APR can go up or down monthly as the index for the rate goes up or down. We list each Interest Charge (including the Purchase Finance Charge and the Cash Finance Charge) separately on your Statement. We compute each Interest Charge by: (1) Taking each applicable APR and calculating the corresponding monthly periodic rate (the applicable APR divided by 12), and (2) multiplying the average daily balance for each balance by the applicable monthly periodic rate adding together all the products to obtain your Total Interest for the period.